

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21037

Subject	Zip Code Tabulation Area : 21037			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	16,767	+/- 895	100.0%	(X)
In labor force	12,039	+/- 808	71.8%	+/- 2.5
Civilian labor force	11,887	+/- 804	70.9%	+/- 2.4
Employed	11,029	+/- 755	65.8%	+/- 2.5
Unemployed	858	+/- 227	5.1%	+/- 1.3
Armed Forces	152	+/- 97	0.9%	+/- 0.6
Not in labor force	4,728	+/- 472	28.2%	+/- 2.5
Civilian labor force	11,887	+/- 804	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.2%	+/- 1.8
Females 16 years and over	8,645	+/- 531	(X)	+/- (X)
In labor force	5,662	+/- 462	65.5%	+/- 3.1
Civilian labor force	5,584	+/- 461	64.6%	+/- 3.1
Employed	5,204	+/- 459	60.2%	+/- 3.3
Own children under 6 years	1,569	+/- 321	(X)	+/- (X)
All parents in family in labor force	1,092	+/- 309	69.6%	+/- 10.4
Own children 6 to 17 years	3,070	+/- 398	(X)	+/- (X)
All parents in family in labor force	2,222	+/- 387	72.4%	+/- 7.8
COMMUTING TO WORK				
Workers 16 years and over	10,857	+/- 745	100.0%	(X)
Car, truck, or van -- drove alone	8,368	+/- 680	77.1%	+/- 3.6
Car, truck, or van -- carpooled	1,385	+/- 385	12.8%	+/- 3.3
Public transportation (excluding taxicab)	352	+/- 123	3.2%	+/- 1.2
Walked	71	+/- 62	0.7%	+/- 0.6
Other means	122	+/- 83	1.1%	+/- 0.8
Worked at home	559	+/- 171	5.1%	+/- 1.6
Mean travel time to work (minutes)	34.6	+/- 1.9	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	11,029	+/- 755	100.0%	(X)
Management, business, science, and arts occupations	4,580	+/- 433	41.5%	+/- 3.6
Service occupations	1,679	+/- 326	15.2%	+/- 2.5
Sales and office occupations	2,869	+/- 361	26%	+/- 2.8
Natural resources, construction, and maintenance occupations	1,114	+/- 257	10.1%	+/- 2.2
Production, transportation, and material moving occupations	787	+/- 228	7.1%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	11,029	+/- 755	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	52	+/- 59	0.5%	+/- 0.5
Construction	899	+/- 253	8.2%	+/- 2.1
Manufacturing	606	+/- 202	5.5%	+/- 1.8
Wholesale trade	490	+/- 228	4.4%	+/- 2
Retail trade	1,211	+/- 269	11%	+/- 2.3
Transportation and warehousing, and utilities	556	+/- 203	5%	+/- 1.8
Information	386	+/- 130	3.5%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	643	+/- 179	5.8%	+/- 1.6
Professional, scientific, and management, and administrative and waste	1,688	+/- 302	15.3%	+/- 2.7
Educational services, and health care and social assistance	1,502	+/- 250	13.6%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	887	+/- 256	8%	+/- 2.1
Other services, except public administration	752	+/- 276	6.8%	+/- 2.3
Public administration	1,357	+/- 242	12.3%	+/- 2.2

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21037

Subject	Zip Code Tabulation Area : 21037			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
CLASS OF WORKER				
Civilian employed population 16 years and over	11,029	+/- 755	100.0%	(X)
Private wage and salary workers	8,111	+/- 676	73.5%	+/- 3.1
Government workers	2,159	+/- 320	19.6%	+/- 2.9
Self-employed in own not incorporated business workers	759	+/- 221	6.9%	+/- 1.8
Unpaid family workers	0	+/- 23	0%	+/- 0.3
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	7,763	+/- 294	100.0%	(X)
Less than \$10,000	120	+/- 75	1.5%	+/- 1
\$10,000 to \$14,999	119	+/- 82	1.5%	+/- 1.1
\$15,000 to \$24,999	316	+/- 108	4.1%	+/- 1.4
\$25,000 to \$34,999	344	+/- 147	4.4%	+/- 1.9
\$35,000 to \$49,999	688	+/- 157	8.9%	+/- 2
\$50,000 to \$74,999	1,215	+/- 220	15.7%	+/- 2.7
\$75,000 to \$99,999	1,059	+/- 238	13.6%	+/- 3
\$100,000 to \$149,999	1,827	+/- 266	23.5%	+/- 3.3
\$150,000 to \$199,999	966	+/- 220	12.4%	+/- 2.8
\$200,000 or more	1,109	+/- 221	14.3%	+/- 2.8
Median household income (dollars)	\$100,242	+/- 6403	(X)	(X)
Mean household income (dollars)	\$120,835	+/- 7656	(X)	(X)
With earnings	6,579	+/- 310	84.7%	+/- 2.6
Mean earnings (dollars)	\$118,773	+/- 8773	(X)	(X)
With Social Security	1,937	+/- 205	25%	+/- 2.5
Mean Social Security income (dollars)	\$18,168	+/- 1569	(X)	(X)
With retirement income	1,725	+/- 225	22.2%	+/- 2.9
Mean retirement income (dollars)	\$32,182	+/- 4223	(X)	(X)
With Supplemental Security Income	216	+/- 108	2.8%	+/- 1.4
Mean Supplemental Security Income (dollars)	\$6,994	+/- 1715	(X)	(X)
With cash public assistance income	98	+/- 54	1.3%	+/- 0.7
Mean cash public assistance income (dollars)	\$2,986	+/- 2457	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	341	+/- 135	4.4%	+/- 1.7
Families	5,642	+/- 361	100.0%	(X)
Less than \$10,000	23	+/- 34	0.4%	+/- 0.6
\$10,000 to \$14,999	47	+/- 54	0.8%	+/- 0.9
\$15,000 to \$24,999	169	+/- 95	3%	+/- 1.7
\$25,000 to \$34,999	216	+/- 127	3.8%	+/- 2.2
\$35,000 to \$49,999	542	+/- 138	9.6%	+/- 2.4
\$50,000 to \$74,999	850	+/- 222	15.1%	+/- 3.8
\$75,000 to \$99,999	758	+/- 209	13.4%	+/- 3.6
\$100,000 to \$149,999	1,284	+/- 242	22.8%	+/- 4.1
\$150,000 to \$199,999	808	+/- 200	14.3%	+/- 3.5
\$200,000 or more	945	+/- 208	16.7%	+/- 3.5
Median family income (dollars)	\$107,652	+/- 12403	(X)	(X)
Mean family income (dollars)	\$130,853	+/- 9489	(X)	(X)
Per capita income (dollars)	\$45,324	+/- 2960	(X)	(X)
Nonfamily households	2,121	+/- 320	(X)	(X)
Median nonfamily income (dollars)	\$70,347	+/- 9820	(X)	(X)
Mean nonfamily income (dollars)	\$85,346	+/- 10027	(X)	(X)
Median earnings for workers (dollars)	\$49,340	+/- 5126	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$72,765	+/- 5993	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$58,452	+/- 8848	(X)	(X)

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21037

Subject	Zip Code Tabulation Area : 21037			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	20,878	+/- 1233	20,878	(X)
With health insurance coverage	19,009	+/- 1024	91%	+/- 2.5
With private health insurance	17,497	+/- 1015	83.8%	+/- 3.3
With public coverage	3,906	+/- 444	18.7%	+/- 2
No health insurance coverage	1,869	+/- 581	9%	+/- 2.5
Civilian noninstitutionalized population under 18 years	4,868	+/- 513	4,868	(X)
No health insurance coverage	397	+/- 183	8.2%	+/- 3.5
Civilian noninstitutionalized population 18 to 64 years	13,499	+/- 812	13,499	(X)
In labor force:	11,150	+/- 785	11,150	(X)
Employed:	10,381	+/- 745	10,381	(X)
With health insurance coverage	9,326	+/- 623	89.8%	+/- 3.3
With private health insurance	9,195	+/- 611	88.6%	+/- 3.4
With public coverage	397	+/- 127	3.8%	+/- 1.2
No health insurance coverage	1,055	+/- 382	10.2%	+/- 3.3
Unemployed:	769	+/- 202	769%	+/- (X)
With health insurance coverage	487	+/- 152	63.3%	+/- 13.3
With private health insurance	356	+/- 126	46.3%	+/- 15
With public coverage	151	+/- 118	19.6%	+/- 13.9
No health insurance coverage	282	+/- 131	36.7%	+/- 13.3
Not in labor force:	2,349	+/- 337	2,349	(X)
With health insurance coverage	2,214	+/- 321	94.3%	+/- 3.3
With private health insurance	1,921	+/- 305	81.8%	+/- 6.3
With public coverage	510	+/- 169	21.7%	+/- 6.4
No health insurance coverage	135	+/- 82	5.7%	+/- 3.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.4%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	3.9%	+/- 2.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 4.8
Married couple families	(X)	+/- (X)	0.8%	+/- 1.1
With related children under 18 years	(X)	+/- (X)	1%	+/- 1.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 5.6
Families with female householder, no husband present	(X)	+/- (X)	7.5%	+/- 7
With related children under 18 years	(X)	+/- (X)	10%	+/- 11
With related children under 5 years only	(X)	+/- (X)	0%	+/- 64.2
All people	(X)	+/- (X)	4%	+/- 1.3
Under 18 years	(X)	+/- (X)	4.1%	+/- 2.8
Related children under 18 years	(X)	+/- (X)	3.6%	+/- 2.6
Related children under 5 years	(X)	+/- (X)	0%	+/- 2.5
Related children 5 to 17 years	(X)	+/- (X)	5.1%	+/- 3.7
18 years and over	(X)	+/- (X)	4%	+/- 1.3
18 to 64 years	(X)	+/- (X)	4.1%	+/- 1.4
65 years and over	(X)	+/- (X)	3.4%	+/- 4.4
People in families	(X)	+/- (X)	2.3%	+/- 1.4
Unrelated individuals 15 years and over	(X)	+/- (X)	13.2%	+/- 5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21037

Subject	Zip Code Tabulation Area : 21037			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.